
Legal Protection of Users Wallet Electronic or *E-Wallet*

Benhard Kurniawan P¹, Irman Syahriar¹, Sarikun¹

¹Lecturer Faculty of Law, University of 17 August 1945 Samarinda, Indonesia

E-mail: benhardkpasaribu.untagsmda@gmail.com , irman.syariar@gmail.com , sarikun@yahoo.co.id

*) Corresponding Author: benhardkpasaribu.untagsmda@gmail.com

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Abstract. System payment through this online medium using electronic money as the payment tool. Drafts from electronic money This is payment in a modern way, that is, without There is physique the money or called with term *cashless money*. Then appear wallet electronic, or the current one known with the term e-wallet, that can be installed on a *smartphone*. Based on Bank Indonesia Regulation Article 1 Number 7 concerning Maintenance Processing Transaction Payment Number 18/40/PBI/2016, a container medium-based functional electronics can be equalized with place-saving electronic money as one of the methods of payment. Cannot be denied with existing payment through This *e-wallet* is very convenient in transactions, but it can also give rise to a new problem that can harm consumers as user *e-wallet* consequences lack of attention from perpetrator business e-wallet only important for getting profit. The writing method used in compiling papers This is method observation, that is, collecting data via purposeful observation to multiply references. Then method References, that is, use sources library, like books, articles, and so on. Constitution Protection: Consumers expected a capable law to give certainty to e-wallets. As a form of responsibility answer for losses that have been experienced by consumers, the perpetrator of business *e-wallets* has an obligation to give change, make a loss, and provide equal compensation for losses received by consumers. There is an accountability answer. This as form effort for grow return impact positive consumer to use *e-wallet* in do transaction electronic.

Keywords: Legal Protection, E-wallet, Consumers

I. INTRODUCTION

It's fast development technology until moment this, has give such influence big in all aspect life man. Indonesia is one of the countries that feels this impact from the development of technology. This must be brave and capable, for it can face various challenges in this digital era. The digital era makes all activities carried out by humans all-round capable. Electronics give convenience as well as smoothness to every affair.

The digital era makes all types of business easier, so that reduces capable limits that hinder running businesses. Starting from purchasing, marketing, and selling goods or services, everything is done online. Transactions can be sold or bought online; this also provides a choice for payment in cash or via online media. There is a choice for making payments through online and selected media. This is enough interest so that the development system payment is made more fast and easy for the public to do transactions wherever and whenever without needing hassle and bring cash in an amount large enough to matter. This tend more interested by the public wide.[1][6]

System payment through this online medium using electronic money as the payment tool. Drafts from electronic money This is payment in a modern way, that is, without There is physique the money or called with term *cashless money*. Then appear wallet electronic, or the current one known with the term e-wallet, that can be installed on a *smartphone*. Based on Bank Indonesia Regulation Article 1 Number 7 concerning Maintenance Processing Transaction Payment Number 18/40/PBI/2016, a container medium-based functional electronics can be equalized with place-saving electronic money as one of the methods of payment.

Wallet electronic or *e-wallet* have function for saving money like wallet in general. However, this *e-wallet* stores money online electronically. No only that, but *e-wallet* also provides facility for doing transactions in the form of purchases, credit or data packets, transfers to fellow users, transfers to bank accounts and payments, bills, electricity, PDAM, BPJS, and other electronic transactions.

This *e-wallet* is not denied with existing payment. It is very convenient in transactions, but it can also give rise to a new problem that can harm consumers as user *e-wallet* consequences lack of attention from perpetrator business e-wallet only important for getting profit just.

Formulation Problem

1. How Protection law to user *e-wallet* in transaction electronic?
2. How not quite enough answer perpetrator business *e-wallet* against losses suffered by user *e-wallet* consequences error system?

Writing purpose

As for goals from writing paper This is the first for know How certainty law to use wallet electronic or *e-wallet*. Then the second one is for knowing how responsible the answer given by the perpetrator business top *e-wallets* losses experienced by consumers as user *e-wallets* in do transaction electronic.

II. METHOD

Legal protection for e-wallet users from an Indonesian legal perspective is the main topic of this research. This type of research is known as normative or doctrinal legal research. Descriptive research is a type of research carried out. Primary, secondary and additional data obtained from various sources based on facts obtained directly from research are the types of data used. Literature reviews were used to collect secondary data, and respondent interviews and observations were used to collect primary data. Three (3) legal materials-primary, secondary, and tertiary are categories that divide the secondary data used.

III. RESULTS AND DISCUSSION

Legal Protection of Users Wallet Electronic or E-wallet

The presence of the Internet brings change big in life human, which is then make the internet seem like be one need base every man. In this aspect, the internet economy delivers lots of benefits for doing or operating something business. The seller can promote the product on various social media platforms to attract buyers interest and increase profits. Then consumers can also do transactions for the item they want to purchase anytime and anywhere. Convenience in do business of course can give influence to growth economy national.

Neoclassical theory, put forward by Robert Solow and TW Swan, focuses on three factors that influence growth economics: capital, energy work, and development technology. This theory believes that enhancing the amount of power work can increase income per capita. However, without exists developing modern technology, improvement the No will can give results positive to growth economy in a way national.

Wallet electronic or *e-wallets* like ovo, dana, gopay, and shopeepay play a role as a medium to save money or make payments. Of course, give very helpful convenience in transactions. Not only can e-wallets save money, but *they also* offer other features like payment bills, purchases, credit, internet packages, and so on, which are also included with share promos or piece prices to be attractive.[9]

In use *e-wallet* as a media to make things easier transaction like purchase for complete the payment process often happen error system or *error*, for example when user *e-wallet* funds want carry out the payment process to purchase credit or data package and notification info that appears is "transaction it worked," however credit purchased No entry or increase on the number goal; the temporary balance in the *e-wallet* has decreased.

How slow handling of customer service *e-wallet* funds towards incidents causes the user to experience loss and feel no fast as well as disappointed in what has happened. For give certainty law to user at a time consumer so it is very necessary Constitution Protection consumer as well as the Law Information and Transactions Electronic.[1][7]

Certainty law to experienced consumers loss There is a reference in Chapter 1, paragraph 1 of the Law on Protection of Consumers that mentions that protection for consumers is something form of protection provided to purposeful users to give certainty. User wallet electronic funds as the injured party have authority to request compensation and/or change make a loss to party provider service, namely funds, as stated there is legislation. [2] Article 2 of the Law Protector Consumer is about principle certainty law, which is one principle protection consumer. This principle aims for the second split party, that is, users and the fund, to together obey rules or applicable rules as well as uphold justice for maintenance protection consumers in Indonesia. [3][8]

There is protection clear law from government expected capable give certainty law for user *e-wallet* as well as so that it is also capable for prevent possible losses just occurs in the increasingly digital era develop moment this.

Responsibility of E-wallet Business Actors

Give Lots convenience for do transaction is advantages offered by *e-wallets* for interesting Lots interest user wallet electronic mentioned, accompanied by with discount promotions price and also free cost administration. All facilities offered are, of course, tempting enough to keep going with transactions using *e-wallets*; however, what is rarely noticed is the error system that can just happen in doing transactions electronically.

error system or *error* that occurred Of course, this can cause a loss for the user of the *e-wallet*, so that reduces feelings of satisfaction with using *e-wallets* for transactions. As consumers who have finished their obligations, that is, to make payments, of course, they will feel disappointed because they have no rights obtained or direct obtained.

Loss experienced by users of *e-wallets* as user wallet electronic Already, there should not be quite enough answers from party *e-wallets*, such as what has been mentioned in Constitution Protection Consumer No. 8 of 1999, Article 7, namely that obligation *e-wallets* as perpetrator businesses are to give compensation, replace loss and/or replacement on loss consequence use, usage, and utilization of goods and/or traded services. Then accept change; making a loss is part of being a right consumer, as it has been mentioned in Article 4, namely right to get compensation, replace loss and/or replacement, if goods and/or services were received, no in accordance with the agreement or no as it should be. [5][10]

Accountability answer form change loss by the perpetrator business this *e-wallet* arranged in provision article 19 paragraph (1) Perpetrators business responsible answer give change make a loss on damage, pollution, and/or loss consumer consequence consume goods and/or services produced or traded. Paragraph (2): Compensation, as referred to in paragraph (1), can take the form of a refund or replacement goods and/or similar services or equivalent value, or maintenance health and/or giving appropriate compensation with the provision of current regulation. With existing provisions about change, a loss in Constitution Protection Consumer No. 8 of 1999 can give certainty to the law as well as have a more positive impact on consumers as a user wallet electronic or *e-wallet* in a transaction electronic.

IV. CONCLUSION

Using a wallet electronic or *e-wallet* is indeed Enough Give convenience in do transaction electronics, however in its use No seldom happen error system or possible *errors that* cause users of *e-wallets* to experience loss. Related matter the Constitution Protection Consumer expected capable give certainty law to user *e-wallet*. As a form of responsibility answer for losses that have been experienced by consumers, the perpetrator of business *e-wallets has an* obligation to give change, make a loss, and provide equal compensation for losses received by consumers. There is accountability answer This as

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